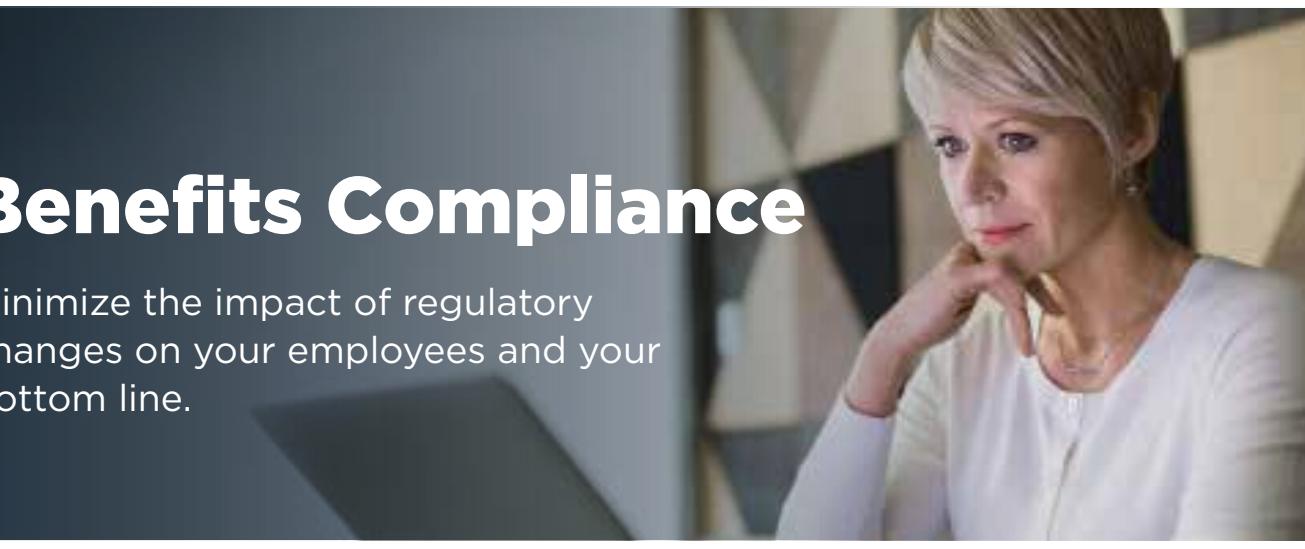


# Benefits Compliance

Minimize the impact of regulatory changes on your employees and your bottom line.

A professional woman with short blonde hair, wearing a white button-down shirt, is shown in profile, looking thoughtfully to the side with her hand resting on her chin. This image serves as a background for the 'Benefits Compliance' section.

HR professionals are constantly reacting to new regulatory challenges. The legal and regulatory landscape is complex, but can be managed. We'll work with you to develop a compliance and reporting strategy that will help you avoid potential penalties.

## HUB provides guidance and compliance service in regard to:

- **Federal & State Employee Benefits Legislation**  
Identify potential exposures to penalties and lawsuits that could result from non-compliance
- **Welfare Benefit Strategic Planning** Multi-year strategic plans to manage and review compliance with DOL, HHS and IRS regulations
- **ERISA** Annual federal disclosure compliance calendar with all required employee notices as well as provide comprehensive guides, timelines and checklists to maintain compliance
- **Internal Revenue Code** Guidance on IRC 125/ cafeteria plans, health benefits, and other related tax rules surrounding employee benefit plans
- **ACA Mandates, Reporting, Penalties & Taxes** Comprehensive educational resources, timelines, and sample resources such as employee letters, forms, notices and waivers

## Our Benefits Compliance team is an available resource and provides guidance with:

COBRA	HIPAA	Consolidated Appropriations Act	Mental Health Parity & Addiction Equity Act
USERRA and FMLA Continuation of Benefits	Domestic Partners & Same-Sex Marriage	Non-Discrimination Testing	Wellness Programs

Let's work together to develop a compliance and reporting strategy. Contact HUB today.

[hubemployeefbenefits.com](http://hubemployeefbenefits.com)

**Get the HUB employee benefits team working for you to keep your programs running smoothly and your employees satisfied.**

## TAILORED SOLUTIONS

### Strategic Benefits Planning

- Plan Performance Evaluation
- Health Care Analytics
- Funding and Contribution Analysis
- Pharmacy and Medical Cost Analysis
- Benchmarking Surveys
- Compensation Consulting
- Multinational Benefits

### HR/Benefits Technology

- HR Technology Advisory Services
- Carrier/Vendor Marketing
- Renewal Negotiation

### Compliance Consulting

- Plan Documents
- ACA Financial Impact and Cost Projection
- ACA Reporting Review
- Form 5500 Preparation
- Online Resource Center and Tools

### Employee Communication

- Tailored Communication Program
- Open Enrollment Planning and Execution

### Health and Performance

- Employee Engagement and Well-Being
- Health Risk Assessments and Biometric Screenings
- Health Coaching
- Financial Incentives
- Disease Management
- Absence Management

### HR Advocacy

- Human Capital Consulting
- Workforce Management
- Ultimate Rewards

## SPECIALTIES

### Retirement

- Retiree Medical
- 401(k), 403(b)
- Pension and Profit Sharing

### Voluntary Benefits

- Supplementary Health Care
- Financial Wellness
- Lifestyle and Personal Options

### Global Benefits

- Local Nationals
- Third Country Nationals
- Multi-national Pooling
- New Country Start-ups

### Data Analytics

- Benefit Plan Benchmarking
- Enrollment Insights
- Cost Protection and Renewal Analysis

# We're HUB

When you partner with us, you're at the center of a vast network of risk, insurance, employee benefits, retirement and wealth management specialists that bring clarity to a changing world through unrelenting advocacy and tailored solutions that put you in control.

**2M+**

clients around  
the globe

**570+**

offices across  
North America

**20,000+**

employees throughout  
North America

Are you staying up-to-date with a comprehensive benefits compliance strategy? **Contact a HUB advisor today to learn how we can keep you in front of ever-changing regulations.**